

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TONY ALLEN DAVIS  
KATHRYN ELIZABETH DAVIS  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-20415

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/09/2016 and confirmed on 3/17/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		126,875.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>126,875.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	11,090.01	
Trustee Fee	6,023.35	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>17,113.36</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 2404	0.00	57,444.06	0.00	57,444.06
	LAKEVIEW LOAN SERVICING LLC Acct: 2404	2,739.20	2,739.20	0.00	2,739.20
	WESBANCO BANK INC(*) Acct: 8563	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - STERLIN Acct: 1622	0.00	0.00	0.00	0.00
	CLEARVIEW FCU** Acct: 6011	25,731.57	25,731.57	3,004.48	28,736.05
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 1957	3,066.81	3,066.81	627.27	3,694.08
	US DEPARTMENT OF HUD(*) Acct: 4222	0.00	0.00	0.00	0.00
					<b>92,613.39</b>

Priority					
	DAVID A RICE ESQ Acct:	0.00	0.00	0.00	0.00
	TONY ALLEN DAVIS Acct:	0.00	0.00	0.00	0.00
	RICE AND ASSOCIATES Acct:	3,000.00	3,000.00	0.00	0.00
	DAVID A RICE ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-18	5,548.71	5,548.71	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-21	2,541.30	2,541.30	0.00	0.00
	RICE AND ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9653	236.28	236.28	0.00	236.28
	SANTANDER CONSUMER USA** Acct: 3919	0.00	8,697.78	0.00	8,697.78
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX INC	5.17	5.17	0.00	5.17

16-20415

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					8,939.23
<hr/>					
Unsecured					
	ECMC(*)	5,344.01	280.08	0.00	280.08
	Acct: 9653				
	QUANTUM3 GROUP LLC AGNT - SADINO	3,732.83	195.64	0.00	195.64
	Acct: 4069				
	ATLANTIC CREDIT & FINANCE INC++	98.05	98.05	0.00	98.05
	Acct: 5835				
	MIDLAND FUNDING LLC	1,058.67	55.48	0.00	55.48
	Acct: 3665				
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,679.48	192.84	0.00	192.84
	Acct: 5601				
	MIDLAND FUNDING LLC	706.30	37.02	0.00	37.02
	Acct: 4914				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 6268				
	COLUMBIA GAS OF PA INC(*)	673.04	35.27	0.00	35.27
	Acct: 9653				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,348.00	70.65	0.00	70.65
	Acct: 8310				
	US DEPARTMENT OF EDUCATION	110,670.22	5,800.17	0.00	5,800.17
	Acct: 9653				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0001				
	US DEPARTMENT OF EDUCATION	4,657.22	244.08	0.00	244.08
	Acct: 9653				
	GEIC	0.00	0.00	0.00	0.00
	Acct: 3563				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,228.39	169.20	0.00	169.20
	Acct: 3563				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,443.84	75.67	0.00	75.67
	Acct: 7967				
	COUNTRY DOOR	679.10	35.59	0.00	35.59
	Acct: 0530				
	INTERNAL REVENUE SERVICE*	45.17	2.37	0.00	2.37
	Acct: 9653				
	WESBANCO BANK INC(*)	14,161.58	742.20	0.00	742.20
	Acct: 8563				
	AMERICREDIT FINANCIAL SVCS INC DBA	3,333.61	174.71	0.00	174.71
	Acct: 1957				
	WILLIAM E MILLER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM E CRAIG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BLATT HASENMILLER LEIBSKER & MOOR	0.00	0.00	0.00	0.00
	Acct:				
					<hr/>
					8,209.02
TOTAL PAID TO CREDITORS					109,761.64

16-20415

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	241.45
SECURED	31,537.58
UNSECURED	154,859.51

Date: 05/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

TONY ALLEN DAVIS  
KATHRYN ELIZABETH DAVIS  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-20415

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Tony Allen Davis  
Kathryn Elizabeth Davis  
Debtors

Case No. 16-20415-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 26, 2021

User: jhel  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Tony Allen Davis, Kathryn Elizabeth Davis, 338 Morganza Road, Canonsburg, PA 15317-8547
cr	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14175954	+ Aes/m&taselt, Po Box 61047, Harrisburg, PA 17106-1047
14175956	+ Atlantic Crd / GE Capital Retail, P O Box 13386, Roanoke, VA 24033-3386
14244052	+ Atlantic Credit & Finance SFU III, LLC, P.O. Box 13386, Roanoke, VA 24033-3386
14175963	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, P.O. Box 742537, Cincinnati, OH 45274
14175957	+ Capital One Bank, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
14175961	+ Christopher A Titus, Esq., 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
14406025	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
14175965	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14175966	+ GECRB / DFW Furniture, P.O. Box 103104, Roswell, GA 30076-9104
14187775	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14175971	+ Portfolio Recovery / Synchrony Bank, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14716812	+ Santander Consumer USA, 1010 W Mockingbird Lane, Suite 100, Dallas, TX 75247-5126
14851382	+ Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14203583	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 27 2021 02:35:00	AmeriCredit Financial Services, Inc., dba GM Financ, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14189209	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 27 2021 02:35:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14175955	+ Email/Text: bnc-applied@quantum3group.com	May 27 2021 02:38:00	Applied Bank, 660 Plaza Dr, Newark, DE 19702-6369
14175959	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 01:40:20	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14175958	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 01:38:23	Capital One Bank (USA) NA, 4851 Cox Road, Glen Allen, VA 23060-6293
14240101	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 01:36:27	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14175962	+ Email/Text: bankruptcy@clearviewfcu.org	May 27 2021 02:37:00	Clearview Federal Credit Union, 8805 University Blvd, Moon Township, PA 15108-4212
14175964	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 27 2021 02:35:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789

District/off: 0315-2

User: jhel

Page 2 of 3

Date Rcvd: May 26, 2021

Form ID: pdf900

Total Noticed: 40

14221782	+ Email/Text: bankruptcy@sccompanies.com	May 27 2021 02:39:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14175967	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 27 2021 02:35:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14175968	Email/Text: sbse.cio.bnc.mail@irs.gov	May 27 2021 02:35:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14175960	Email/PDF: ais.chase.ebn@americaninfosource.com	May 27 2021 01:40:17	Chase Card, Po Box 15298, Wilmington, DE 19850
14175969	+ Email/Text: BKRMailOPS@weltman.com	May 27 2021 02:35:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14187283	+ Email/Text: camanagement@mtb.com	May 27 2021 02:35:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, 1100 Wherle Drive, Williamsville, NY 14221-7748
14175970	Email/Text: camanagement@mtb.com	May 27 2021 02:35:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14222938	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2021 02:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14175972	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 27 2021 01:38:32	Portfolio Recovery Associates LLC, 120 Corporrate Blvd., Norfolk, VA 23502
14196227	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 27 2021 01:38:32	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14211294	Email/Text: bnc-quantum@quantum3group.com	May 27 2021 02:36:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14178969	Email/Text: bnc-quantum@quantum3group.com	May 27 2021 02:36:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
14175973	+ Email/Text: bankruptcy@sccompanies.com	May 27 2021 02:39:00	Through The Country Door, 1112 7th Ave, Monroe, WI 53566-1364
14178992	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	May 27 2021 01:40:19	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14175974	+ Email/Text: bankrupt-adjdept@wesbanco.com	May 27 2021 02:38:00	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC c/o M& T Bank
cr	*+	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
14228472	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of PA, PO Box 117, Columbus, OH 43216

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: jhel

Page 3 of 3

Date Rcvd: May 26, 2021

Form ID: pdf900

Total Noticed: 40

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2021 at the address(es) listed below:**

Name	Email Address
Andrew R. Thalman	on behalf of Creditor Wesbanco Bank Inc andrewthalman@pgka.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor Lakeview Loan Servicing LLC cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
David A. Rice	on behalf of Debtor Tony Allen Davis ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Kathryn Elizabeth Davis ricelaw1@verizon.net lowdenscott@gmail.com
Maria Miksich	on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Joint Debtor Kathryn Elizabeth Davis niclowlgl@comcast.net
Scott R. Lowden	on behalf of Debtor Tony Allen Davis niclowlgl@comcast.net
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc., dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecef@gmail.com
William E. Miller	on behalf of Creditor Lakeview Loan Servicing LLC wmiller@friedmanvartolo.com, wedwardmiller@gmail.com

TOTAL: 12